

## Voluntary Petition

[illegible]

(Official Form 1) (10/05)

FORM B1, Page 2

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Welch, Paul J  
Paxton, Krystle A**

## **Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

## **Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

### **Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

### **Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.

**X /s/ Edwin L. Feld**

**July 5, 2006**

Signature of Attorney for Debtor(s)

Date

**Edwin L. Feld**

### **Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

### **Certification Concerning Debt Counseling by Individual/Joint Debtor(s)**

☒ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)

## **Information Regarding the Debtor (Check the Applicable Boxes)**

### **Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

## **Statement by a Debtor Who Resides as a Tenant of Residential Property**

*Check all applicable boxes.*

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Welch, Paul J****Paxton, Krystle A****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Paul J Welch  
 Signature of Debtor **Paul J Welch**

**X** /s/ Krystle A Paxton  
 Signature of Joint Debtor **Krystle A Paxton**

Telephone Number (If not represented by attorney)

**July 5, 2006**

Date

**Signature of Attorney**

**X** /s/ Edwin L. Feld  
 Signature of Attorney for Debtor(s)

**Edwin L. Feld 6188070**  
 Printed Name of Attorney for Debtor(s)

**Feld & Korrub, LLC**  
 Firm Name

**29 South LaSalle Street**  
**Suite 328**  
**Chicago, IL 60603**

Address

**312-263-2100 Fax: 312-263-9838**  
 Telephone Number

**July 5, 2006**  
 Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
 Signature of Authorized Individual

\_\_\_\_\_  
 Printed Name of Authorized Individual

\_\_\_\_\_  
 Title of Authorized Individual

\_\_\_\_\_  
 Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
 Signature of Foreign Representative

\_\_\_\_\_  
 Printed Name of Foreign Representative

\_\_\_\_\_  
 Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

\_\_\_\_\_  
 Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
 Address

**X** \_\_\_\_\_  
 Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Edwin L. Feld**  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
**29 South LaSalle Street**  
**Suite 328**  
**Chicago, IL 60603**  
**312-263-2100**

X **/s/ Edwin L. Feld** **July 5, 2006**  
\_\_\_\_\_  
Signature of Attorney Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Paul J Welch**  
**Krystle A Paxton**  
\_\_\_\_\_  
Printed Name of Debtor  
  
Case No. (if known) \_\_\_\_\_

X **/s/ Paul J Welch** **July 5, 2006**  
\_\_\_\_\_  
Signature of Debtor Date  
  
X **/s/ Krystle A Paxton** **July 5, 2006**  
\_\_\_\_\_  
Signature of Joint Debtor (if any) Date

Army Air Force Exchange  
3911 S Walton Walker Blvd  
Dallas, TX 75236

Associates for Women's Health  
3 S. Greenleaf, Ste J  
Gurnee, IL 60031

Citibank  
701 E. 60th St, N.  
Sioux Falls, SD 57117

College of Lake Couny  
19351 W. Washington  
Grayslake, IL 60030

Condell Home Health Care  
c/o Certified Services  
PO Box 177  
Waukegan, IL 60079

Condell Medical Center  
36866 Eagle Way  
Chicago, IL 60678

Condell Medical Center  
755 S Milwaukee Ave  
# 127  
Libertyville, IL 60048

Consumer Financial  
509 S Greenbay Road  
Waukegan, IL 60085

Debt Recovery Solutions  
PO Box 9001  
Westbury, NY 11590

Eldibany & Kaul MD  
Dept of Pathology  
2650 Ridge Ave  
Evanston, IL 60201

Evanston Hospital  
2650 N. Ridge  
Evanston, IL 60201

Excel Emergency Care  
c/o CCB Inc  
PO Box 63  
Kankakee, IL 60901

Exchange Credit Program  
PO Box 830031  
Baltimore, MD 21283

First Premier Bank  
PO Box 5147  
Sioux Falls, SD 57117

Ford Finance  
PO Box 689007  
Franklin, TN 37068

GC Services  
6330 Gulfton  
Houston, TX 77081

GEMB Wal Mart  
PO Box 981400  
El Paso, TX 79998

Gentle Dental  
5101 Washington St  
Gurnee, IL 60031

Jeff Brincat  
509 S Green Bay Road  
Waukegan, IL 60085

Kim, D MD Condell Radiology  
801 S Milwaukee Ave  
Libertyville, IL 60048

Lake Shore Pathologists  
520 E 22nd Street  
Lombard, IL 60148

Mazda American Credit  
PO Box 680090  
Franklin, TN 37068

MBB  
PO Box 1219  
Park Ridge, IL 60068

Military Star  
PO Box 830031  
Baltimore, MD 21283

Navy Federal Credit Union  
PO Box 3000  
Merrifield, VA 22119

Navy Federal CU  
820 Follin LN SE  
Vienna, VA 22180

New Era Medical Services  
PO Box 915  
Bedford Park, IL 60499

North Shore Center for Gast  
c/o Mages and Price  
102 Wilmot Rd, Suite 410  
Deerfield, IL 60015

Quest Diagnostics  
1355 Mitchell Blvd.  
Wood Dale, IL 60191

Silver MD  
2650 Ridge Ave  
Evanston, IL 60201

Sprint  
PO Box 219554  
Kansas City, MO 64121

St Therese Radiology Assoc.  
PO Box 497  
Waukegan, IL 60079-0497



Superior Air-Ground Ambulance  
PO Box 1417  
Elmhurst, IL 60126

T Mobile  
PO box 742596  
Cincinnati, OH 45274

The Doctors Offices  
c/o Armor Sysytems  
2322 N Green Bay Rd  
Waukegan, IL 60085

Triumph Asset Services  
PO Box 82969  
Phoenix, AZ 85071

Victory Memorial Hospital  
1324 N. Sheridan Rd  
Waukegan, IL 60085

Vista Imaging  
PO Box 497  
Waukegan, IL 60079

Wal-Mart  
PO Box 530937  
Atlanta, GA 30353